

Fill in this information to identify the case:

Debtor 1 Ashley A Hnath  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing)  
United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)  
Case number 16-10735-TPA

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Statement / Response Date: 03/21/2022

Name of creditor: The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2006-14 c/o Specialized Loan Servicing, LLC  
Court claim no. (if known): 2-2  
Last 4 digits of any number you use to identify the debtor's account: 3950  
Property address: 190 Madison Street  
Number Street  
Saint Marys, Pennsylvania 15857  
City State ZIP Code

Part 2: Prepetition Default Payments

Check One:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \_\_\_\_\_

Part 3: Postpetition Mortgage Payment

Check one

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 04/01/2022  
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is: \_\_\_\_\_

Debtor 1 Ashley A Hnath Case number (if known) 16-10735-TPA  
First Name Middle Name Last Name

- a. Total postpetition ongoing payments due: (a) \$0.00
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$0.00
- c. **Total.** Add lines a and b. (c) \$0.00

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: MM / DD / YYYY

#### Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

#### Part 5: Sign Here

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim**

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

**x** /s/ Craig A. Edelman Date 03/22/2022  
 Signature

Print Craig A. Edelman  
First Name Middle Name Last Name Title Authorized Agent for Specialized Loan Servicing LLC

Company Bonial & Associates, P.C.

**If different from the notice address listed on the proof of claim to which this response applies:**

Address P.O. Box 9013  
 Number Street  
 Addison, Texas 75001  
 City State ZIP Code

Contact phone (972) 643-6600 Email POCInquiries@BonialPC.com

**CERTIFICATE OF SERVICE OF RESPONSE TO NOTICE OF FINAL CURE**

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before March 22, 2022 via electronic notice unless otherwise stated.

**Debtor** *Via U.S. Mail*

Ashley A Hnath  
190 Madison Street  
Saint Marys, PA 15857

**Debtors' Attorney**

Kenneth P. Seitz  
Law Offices of Kenny P. Seitz  
P.O. Box 211  
Ligonier, PA 15658

**Chapter 13 Trustee**

Ronda J. Winnecour  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, Pennsylvania 15219

Respectfully Submitted,

/s/ Craig A. Edelman